

Certificate Number: 15317-PAE-DE-039609226

Bankruptcy Case Number: 20-13619



15317-PAE-DE-039609226

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 29, 2025, at 7:30 o'clock PM PDT, Waldo Alfaro completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 29, 2025 By: /s/Marvin Dela Cruz

Name: Marvin Dela Cruz

Title: Credit Counselor